

HONORING RONA POPAL ON HER DEDICATION TO HELPING IMPROVE THE LIVES OF AFGHAN WOMEN

### HON. FORTNEY PETE STARK

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, April 10, 2002*

Mr. STARK. Mr. Speaker, I rise today to honor Rona Popal on her distinguished dedication to helping and empowering women in Afghanistan.

Rona Popal is a 20-year resident of Fremont, California who was born in Afghanistan. She recently returned to her country of birth because she feels she has a responsibility to help women overcome the obstacles of their daily lives in Afghanistan. Oppressed under the former Taliban government, and still not equipped to handle the realities of daily life, women in Afghanistan enjoy few civil rights.

Driven by an intense desire to help the people of Afghanistan in any way she can, Rona Popal handed money to the poverty-stricken on the streets of Kabul and met with interim Chairman Hamid Karzai on her recent trip.

Now she intends to form a partnership between a school for the deaf in Kabul and the California School for the Deaf in Fremont. She also plans to work on projects to help women in Afghanistan become self-sufficient.

Rona Popal is the founder of the Afghan Coalition and the Afghan Women's Association International, two groups in the United States that work to improve the lives of Afghan citizens.

I am honored to commend Rona Popal on her inspiring and selfless efforts to improve the lives of women in Afghanistan.

### VETERANS HOME LOAN PREPAYMENT PROTECTION ACT OF 2002

### HON. LANE EVANS

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, April 10, 2002*

Mr. EVANS. Mr. Speaker, I have recently introduced H.R. 4042, the "Veterans Home Loan Prepayment Protection Act of 2002" to protect veterans by prohibiting additional and unfair interest charges to veterans when they prepay their Department of Veterans Affairs Guaranteed Home Loans in full, such as during loan reduction refinancing.

Imperfections in existing law currently permit residential mortgage lenders under title 38 to select cutoff times for acknowledging receipt of prepayments in full for veterans. These cutoff times sometimes occur early in the business day and can permit interest to accrue on two different mortgage loans simultaneously until the prepayment in full is recorded on the following business day. This can be up to 90 dollars in extra cost to the veteran for a 24-hour delay and hundreds of dollars over an extended holiday weekend.

This amounts to unfair enrichment for the lender. At least one case exists where a lender established a cutoff time for prepayments BEFORE the start of their business day. This lender was guaranteed at least one day of extra interest on every prepayment action without any additional risk!

The provisions of H.R. 4042, require lenders to accept and record prepayments in full whenever the lender is open for business and an officer of the lender is present in an official capacity. If these conditions are met, the prepayment in full is recorded on that calendar day.

There were over 77,000 VA loan refinances in 2001, and almost every one involved a prepayment in full. The amount of money involved is not overwhelming, yet we must ask, is this additional interest fair and should this burden be borne by those who have served? I urge my colleagues to support the "Veterans Home Loan Prepayment Protection Act of 2002."

### COMMENDING PARALYZED VETERANS OF AMERICA

### HON. CHRISTOPHER H. SMITH

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, April 10, 2002*

Mr. SMITH of New Jersey. Mr. Speaker, as Chairman of the House Committee on Veterans' Affairs, I rise today to recognize and commend Paralyzed Veterans of America (PVA), an organization that has dedicated itself to the well being of some of America's most catastrophically disabled veterans for over 50 years.

PVA traces its origins back to February 1947, when delegates from seven groups of paralyzed veterans from around the country met at the Hines VA Hospital in Chicago, Illinois, to form a national organization to address the inadequacy of veterans health care, specifically for severely disabled veterans. At this meeting they immediately set some very specific goals, including increasing funding for the needs of spinal cord injured veterans and establishing a grant program to provide specially-adapted housing so that paralyzed veterans could leave the hospital and live more independent lives at home.

PVA was Congressionally chartered as a veterans' service organization on August 11, 1971 and since that time has continued to develop a unique expertise on a wide variety of issues involving the special needs of its members—veterans of the armed forces who have experienced spinal cord injury or dysfunction. PVA has more than 40 chapters and sub-chapters nationwide and nearly 20,000 members. In addition to its Washington, D.C. headquarters, PVA operates 58 service offices around the country to serve the needs of all veterans seeking Department of Veterans Affairs' claims and benefits.

PVA has used its expertise to become a leading advocate for quality health care not only for spinal cord injured veterans, but for all other veterans as well. They continue to press for research and education addressing spinal cord injury and dysfunction. They also assist veterans who apply to receive benefits that are available as a result of military service.

Mr. Speaker, for 16 years, PVA has co-authored The Independent Budget: A Comprehensive Policy Document Created by Veterans for Veterans, in cooperation with the Disabled American Veterans (DAV), AMVETS, and The Veterans of Foreign Wars (VFW). The Independent Budget takes a comprehensive look at the current and future needs of

veterans and the Department of Veterans Affairs, and makes specific recommendations for federal funding. As Chairman of the Committee on Veterans' Affairs, I have found The Independent Budget to be a very useful tool in developing our Committee's recommendations for veterans funding. I wholeheartedly recommend that all Members of the House, if they have not already done so, obtain a copy and read it.

PVA created the Technology and Research Foundation in 1975, now named the Spinal Cord Research Foundation (SCRF), to support research to alleviate, and ultimately end, medical and functional consequences of paralysis. In 1980, PVA endowed \$1 million for a Professorship in SCI Medicine at Stanford University. PVA also created the Spinal Cord Injury Education and Training Foundation (ETF) in 1987 to support innovative education and training programs designed to assist individuals with spinal cord injury or dysfunction, their families, and doctors who provide direct care. In 1988, the PVA-EPVA Center for Neuroscience and Regeneration Research at Yale University was founded in order to focus the energies and talents of some of the world's leading scientists in the development of new treatments, and ultimately a cure, for spinal cord injury and related disorders. It is a model of inter-institutional cooperation, that brings together the strengths of Paralyzed Veterans of America, the Eastern Paralyzed Veterans Association, the Department of Veterans Affairs, and Yale University, all with the singular goal of restoration of function in people with spinal cord dysfunction.

PVA also coordinates the activities of two coalitions of professional, payer, and consumer groups that develop clinical practice guidelines (CPGs) defining standards of care for people with spinal cord injury and multiple sclerosis. The Consortium for Spinal Cord Medicine, composed of 19 organizations, has published six professional guidelines and three consumer guides to date. The Multiple Sclerosis Council, made up of 23 organizations, has likewise published CPGs.

PVA's Government Relations staff is well-known here on Capitol Hill and has been especially helpful to our Committee as we have developed and moved legislation to improve the delivery of services and benefits to America's 25 million veterans. Its Advocacy Program is a leading advocate for civil rights and opportunities that maximize independence of individuals who have experienced spinal cord injury or disease, or other severe disabilities and PVA played an important role in the passage of the Americans with Disabilities Act (ADA). It continues its advocacy as an active member of the Consortium for Citizens With Disabilities.

Likewise, PVA's Architecture Program has played an important role in the lives of severely disabled veterans. It assists the private sector and government at all levels with quality accessible design and construction of VA facilities, affordable and accessible housing, and adoption of appropriate and uniform accessibility standards and codes. PVA's Health Analysis Program keeps a constant eye on the performance of the VA health care system as well as other health care systems in the public and private sector.

PVA also runs a Sports and Recreation Program dedicated to promoting a range of activities for its members and other people with disabilities, with special emphasis on activities